

**CORNING SAVINGS&LOAN ASSN**

	CPP Disbursement Date 02/13/2009	Cert 31711	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$40	\$42	4.4%		
Loans	\$30	\$33	8.3%		
Construction & development	\$2	\$2	-4.9%		
Closed-end 1-4 family residential	\$12	\$11	-1.1%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-16.4%		
Commercial & Industrial	\$6	\$1	-81.7%		
Commercial real estate	\$9	\$4	-61.0%		
Unused commitments	\$3	\$2	-51.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	51.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$1			
Cash & balances due	\$5	\$5	-5.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$35	\$36	4.0%		
Deposits	\$35	\$36	4.1%		
Total other borrowings	\$0	\$0	-37.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$5	\$6	7.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	11.6%	--		
Tier 1 risk based capital ratio	16.5%	17.7%	--		
Total risk based capital ratio	17.5%	18.8%	--		
Return on equity <sup>1</sup>	0.5%	3.5%	--		
Return on assets <sup>1</sup>	0.1%	0.5%	--		
Net interest margin <sup>1</sup>	4.2%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	116.7%	63.9%	--		
Loss provision to net charge-offs (qtr)	-115.4%	2100.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	-0.7%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	-1.8%	0.0%	--
Closed-end 1-4 family residential	1.9%	4.7%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	3.5%	-0.8%	0.1%	--
Commercial & Industrial	0.2%	0.4%	-0.2%	0.0%	--
Commercial real estate	0.5%	0.2%	0.0%	0.0%	--
Total loans	1.0%	2.2%	-0.2%	0.0%	--